

PLANNING YOUR FUTURE FOR FRESHMEN



**A free guide to
planning and paying
for higher education**

Compiled and printed by the
Alabama Student Loan Program—KHEAA
and The Student Loan PeopleSM
in cooperation with the
Alabama Association of Student
Financial Aid Administrators (AASFAA)

Plan Ahead

OK, you've made up your mind to buckle down and start preparing for your future. First things first—



Are you going to attend college after high school? If you haven't decided yet, you need to make this decision **soon!**

If you don't plan to continue your education beyond high school, you can take courses that will satisfy the Alabama High School Diploma requirements.

But if you **do** plan to go to college, you'll benefit by taking courses that satisfy the requirements for the Alabama High School Diploma with Advanced Academic Endorsement. The more advanced classes will better help you prepare for college, plus some colleges require that you take these courses before they'll admit you.

But don't spend all your time studying. Get involved. Join clubs, sports or other extracurricular activities. Many colleges look beyond just your classroom grades to see if you are involved in activities that help you grow as a person. Don't stop at school activities—volunteer in community projects. It may help you get accepted into the college of your choice, but more important, it'll help you be a better person.

What courses will you need to complete high school? Alabama High School Graduation Requirements¹

Subject	Diploma Requirements	Advanced Academic Endorsement
English Language Arts	4 credits: Equivalent of English 9, 10, 11 and 12	4 credits: Equivalent of English 9, 10, 11 and 12
Mathematics	4 credits: Equivalent of Algebra I and geometry, plus two additional math courses	4 credits: Equivalent of Algebra I, geometry, and Algebra II with trigonometry, plus an additional math course
Science	4 credits: Equivalent of biology and a physical science, plus two additional life and/or physical science courses	4 credits: Equivalent of biology and a physical science, plus two additional life and/or physical science courses
Social Studies	4 credits: Equivalent of 1 credit of world history and geography, 1 credit of U.S. History I and geography, 1 credit of U.S. History II and geography and 1/2 credit each of government and economics	4 credits: Equivalent of 1 credit of world history and geography, 1 credit of U.S. History I and geography, 1 credit of U.S. History II and geography and 1/2 credit each of government and economics
Physical Education	1 credit	1 credit
Health Education	1/2 credit	1/2 credit
Arts Education	1/2 credit	1/2 credit
Computer Applications	1/2 credit (May be waived if competencies outlined in the computer applications course are demonstrated to qualified staff in the local school system. The designated 1/2 credit will then be added to the electives, making a total of six electives.)	1/2 credit (May be waived if competencies outlined in the computer applications course are demonstrated to qualified staff in the local school system. The designated 1/2 credit will then be added to the electives, making a total of four electives.)
Foreign Language		2 credits (Must be in the same foreign language.)
Electives	5 1/2 credits (Local boards must offer foreign languages, arts education, physical education, wellness education, career/technical education and driver education as electives.)	3 1/2 credits (Local boards must offer foreign languages, arts education, physical education, wellness education, career/technical education and driver education as electives.)
Total Units	24 credits	24 credits
Additional Requirements	Pass the required statewide assessment for graduation.	Pass the required statewide assessment for graduation. Students shall complete advanced level work in the core curriculum consistent with guidelines established by the State Department of Education and local boards.

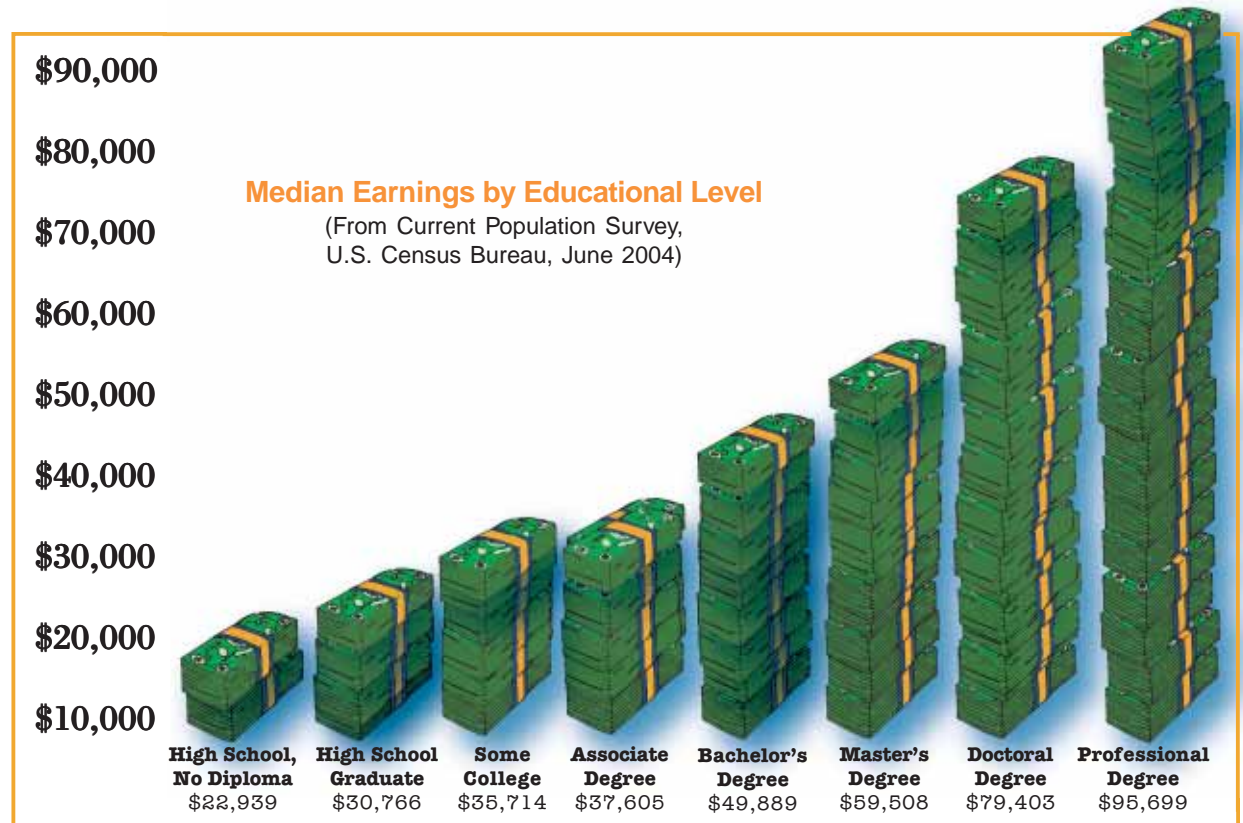
¹ Provided by the Alabama Department of Education

Can you believe it? You're in high school now. Enjoy your high school years. They go by fast. But start preparing for the future too.

You might have had some difficulties in elementary school or junior high, but you can turn all that around. Make up your mind to make good grades and attend all your classes. Colleges will be looking at your high school grades and the classes you take when they consider you for college. This is the beginning of the rest of your life. Be prepared. It's the smart thing to do!

The chart at right shows you the difference having a college education can make in your future. Did you know that someone with an associate degree (two years of college or technical school) earns 22 percent more than someone with a high school diploma? If you get a bachelor's degree, you increase your earning potential by 62 percent over that of someone with a just a high school diploma. And it only gets better with the more education you get.

How a college degree can stack up in cash





Financial Aid . . . What Is It and How Do I Get It?

You've decided to start now to improve your future by preparing for college. But good grades aren't the only hurdle you'll need to jump. Paying for college is another big one. But don't despair, there's a lot of help out there. Here are some common financial aid questions and answers that will help you when the time comes.

How will I pay for college?

You and your family are mainly responsible for paying for college to the best of your ability. But don't rule out a school based on cost alone. Student financial aid programs are available to help families with college costs.

Who gives financial aid?

Schools, state and federal governments, businesses and private organizations provide financial aid. Alabama offers the Alabama Student Assistance Program Grant and the Alabama Student Grant. The Alabama Student Loan Program—KHEAA writes and publishes materials about higher education opportunities and student financial aid, including the book *Getting In* for seniors.

How is financial aid awarded?

It's awarded based on financial need (need-based aid) or on academic achievement, athletics or other talents (merit-based aid). Most financial aid is need-based but is often awarded in combination with merit-based awards.

What does financial aid cover?

Financial aid must be used to pay the costs of education, which may include tuition, fees, books, supplies and equipment as well as transportation, housing, food, laundry and personal expenses.

Where can I get financial aid information?

Free financial aid information can come from your guidance counselor, the financial aid officer of the school(s) you're interested in attending and from www.alstudentaid.com, the website of the Alabama Student Loan Program—KHEAA.

How do I apply?

If you're going to a public or private Alabama college, university, technical college or trade school, you must file the Free Application for Student Financial Aid (FAFSA) to be considered for an award from most state and federal student financial aid programs.

Where can I find more information?

Your guidance counselor, your school and public library and the financial aid offices at the schools you're interested in attending are good starting points.

You can visit www.alstudentaid.com to link to several student financial aid sites. At www.alabamamentor.org, you and your family can choose an Alabama college or university, apply for admission and find financial aid. Other websites you might find useful include Mapping Your Future at www.mapping-your-future.org and the U.S. Department of Education at www.ed.gov.

Careers . . . What Classes Should I Take?

You may know which classes you like already. Ever consider turning them into a career?

English-Language arts

Teaching, writing, law, journalism or public relations.

Mathematics

Accounting, statistics, financial planning, computers, aeronautics, teaching or insurance.

Science and health

Medicine, pharmacology, veterinary science, meteorology, occupational therapy, environmental science, chemistry or medical research.

Social studies

Psychology, city planning, criminal justice, anthropology, human resources, government, teaching or social work.

Foreign languages

Government, translating, travel agency or foreign service.

Technical education

Construction, mechanics, manufacturing or transportation technology.

Computer science

Astronomy, advertising, business, engineering or software design.

Drama, music and art

Animation, theater, cinematography, interior design, graphic arts, advertising, website design or broadcasting.

Other Services

KHEAA offers many programs and services for Alabamians. They include:

Publications

- *Getting In*—for high school seniors
- *Affording Higher Education*—a reference book of some 4,000 financial aid programs for Alabamians
- *Top 10 Student Financial Aid Tip\$*—a brochure filled with suggestions to help students locate and apply for student aid
- *Surf the Net*—a brochure that lists web addresses for Alabama colleges and other sites that provide free financial aid and higher education information

Toll-free loan account information

- (800) 928-8926

www.alstudentaid.com

- Account information and application status for KHEAA loans
- KHEAA publications (see above list)
- Links to other financial aid sites

Client Services Representatives

- (800) 928-8926—for anyone who is considering a loan to pay higher education expenses and needs general information

Note: This information is provided FREE to the public. If you paid for this publication, please write to the address below and give us the name and address of the organization that charged you.

AlabamaMentor.org

is a website that guides you through the entire college preparation experience. It was created to help students explore Alabama's colleges, universities and technical schools. Log on today to get started on the road to a brighter future.

EXPLORE—Shop for the college that's right for you.

PLAN—Learn which classes to take in high school to be ready for college. Find out **now** and eliminate senior-year panic!

APPLY—Applying to college online is fast, convenient, and easy. Start your application here.

FINANCIAL AID—A college education is affordable.

VISIT www.alabamamentor.org—and start planning your future today!

For More Information

Alabama Student Loan Program-KHEAA
100 North Union Street, Suite 308
Montgomery, AL 36104-3762
Toll free: (800) 721-9720 Fax: (334) 265-9750
www.alstudentaid.com



The Student Loan People

You can go to college. We'll get you there for less.